

United States Bankruptcy Court
Southern District of Mississippi

In re:

Margaret Elisabeth Murley
John Patrick Murley
Debtors

Case No. 20-50758-KMS
Chapter 13

District/off: 0538-6

User: mssbad

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Date Rcvd: May 20, 2025

Form ID: 3180W

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
 - ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2025:****Recip ID**

Recip ID	Recipient Name and Address
db/jdb	+ Margaret Elisabeth Murley, John Patrick Murley, 433 McGuire Circle, Gulfport, MS 39507-3900
cr	+ PHH Mortgage Corporation, Shapiro & Massey, LLC, 1080 River Oaks Drive, Suite B-202, Flowood, MS 39232-7603
4884663	+ Associated Pathologist, P.O. Box 530814, Atlanta, GA 30353-0814
4884665	+ Bienville Orthopedics, 6300 E Lake Blvd, Vancleave, MS 39565-6770
4884668	+ Collections, Inc, P.O. Box 6065, Gulfport, MS 39506-6065
4884669	+ Gulf South Surgery Cen, 1206 31st Ave, Gulfport, MS 39501-1804
4884670	Gulfport Anesthesia Se, 15190 Community Rd, Ste 230A, Gulfport, MS 39503-3483
4884671	Healthcare Financial A, P.O. Box 6410, Metairie, LA 70009-6410
5109402	+ Martin Lake Resort, P.O. Box 1098, Ocean Springs, MS 39566-1098
4884673	+ Memorial Hospital, 4500 13th Street, Gulfport, MS 39501-2569
4884674	+ Memorial Hospital, PO Box 15579, Hattiesburg, MS 39404-5579
4884675	Merit Health Biloxi, PO Box 281436, Atlanta, GA 30384-1436
4884676	+ Orange Grove Urgent, 10556 Hwy 49, Gulfport, MS 39503-4109
4884678	Patient Account Servic, P.O. Box 1022, Wixom, MI 48393-1022
4884679	+ Paul Matherne MD, PC, 180 Debuys Rd, B#223, Biloxi, MS 39531-4402
4884681	+ Rooms To Go, 10325 US 49, Ste A, Gulfport, MS 39503-4101
4895245	+ Shapiro & Brown, LLC, behalf of PHH Mortgage Corporation, 1080 River Oaks Drive, Suite B-202, Flowood, MS 39232-7603
4884682	+ Simone & Associates, 10585 Three Rivers Rd, Ste C, Gulfport, MS 39503-3572

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4884664	+ EDI: BANKAMER	May 20 2025 23:31:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
4890452	+ EDI: BANKAMER2	May 20 2025 23:32:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4884666	+ EDI: JPMORGANCHASE	May 20 2025 23:31:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
4884667	+ EDI: CITICORP	May 20 2025 23:31:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
4892129	+ Email/Text: RASEBN@raslg.com	May 20 2025 19:30:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
4884672	+ Email/Text: melissa.martin@kfcu.org	May 20 2025 19:30:00	Keesler Federal Credit Union, PO Box 7001, Biloxi, MS 39534-7001
4898387	Email/PDF: resurgentbknotifications@resurgent.com	May 20 2025 19:37:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4900526	+ EDI: LCIPHMRGT	May 20 2025 23:31:00	PHH MORTGAGE CORPORATION, ATTN

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Bankruptcy Department, PO Box 24605, West Palm Beach, FL 33416-4605

4909259	EDI: PRA.COM	May 20 2025 23:32:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
4884677	+ Email/Text: bkrnotice@prgmai.com	May 20 2025 19:30:00	Paragon Revenue Group, P O Box 127, Concord, NC 28026-0127
4884680	^ MEBN	May 20 2025 19:26:32	Primelending, 18111 Preston Rd, Dallas, TX 75252-6601
4884683	+ EDI: SYNC	May 20 2025 23:31:00	Synchrony Bank, Po Box 965028, Orlando, FL 32896-5028
4892633	+ EDI: CBSTD	May 20 2025 23:31:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
4884684	+ Email/Text: Bankruptcies@umc.edu	May 20 2025 19:30:00	UMMC, P.O. Box 3488, Dept 05-077, Tupelo, MS 38803-3488

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2025 at the address(es) listed below:

Name	Email Address
Amanda P Traxler	on behalf of Creditor PHH Mortgage Corporation atraxler@panditlaw.com logsecf@logs.com
Eric C Miller	on behalf of Creditor PHH Mortgage Corporation logsecf@logs.com
J. Gary Massey	on behalf of Creditor PHH Mortgage Corporation MSBankruptcy@LOGS.com
Thomas Carl Rollins, Jr	on behalf of Joint Debtor John Patrick Murley trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brenne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Debtor Margaret Elisabeth Murley trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brenne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

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Warren A. Cuntz T1, Jr.

wcuntzcourt@gport13.com waccourt1@gmail.com

TOTAL: 7

Information to identify the case:

Debtor 1	Margaret Elisabeth Murley	Social Security number or ITIN xxx-xx-8752
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	John Patrick Murley	Social Security number or ITIN xxx-xx-7177
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court for the Southern District of Mississippi		
Case number: 20-50758-KMS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Margaret Elisabeth Murley
aka Maggie Elisabeth Murley, fka Margaret Elisabeth Korn

John Patrick Murley

Dated: 5/20/25

By the court: /s/Katharine M. Samson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.